HOUSING MARKET INFORMATION

HOUSING NOW
Atlantic Region

CANADA MORTGAGE AND HOUSING CORPORATION

Date Released: First Quarter 2011

Positive Fourth Quarter Activity

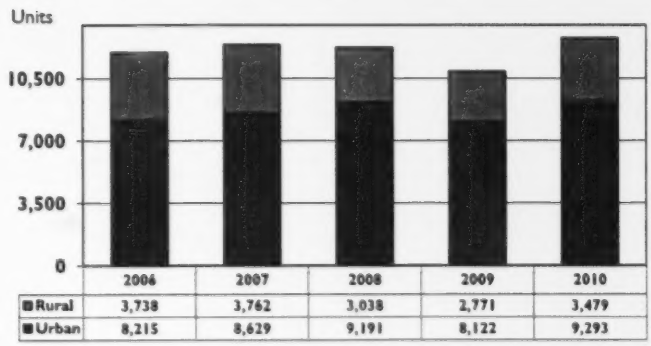
Total housing starts in the fourth quarter increased close to four per cent when compared to the same period in 2009. The gain in starts for the fourth quarter was due to stronger starts activity in two of the four Atlantic Provinces - Nova Scotia (NS) and New Brunswick (NB).

In NB, starts were up over 18 per cent in the fourth quarter due to significant growth in multiple starts. There was a 71 per cent advance in multiple starts in the fourth quarter of 2010 compared to the same quarter of 2009. Single starts declined close to 12 per cent in the fourth quarter.

NS saw an increase of close to 14 per cent in starts in the quarter due to a gain of 78 per cent in multiples. Single starts were down close to nine per cent for the quarter.

Figure 1

Atlantic Canada Housing Starts
January-December



	2006	2007	2008	2009	2010
Rural	3,738	3,762	3,038	2,771	3,479
Urban	8,215	8,629	9,191	8,122	9,293

Source: CMHC

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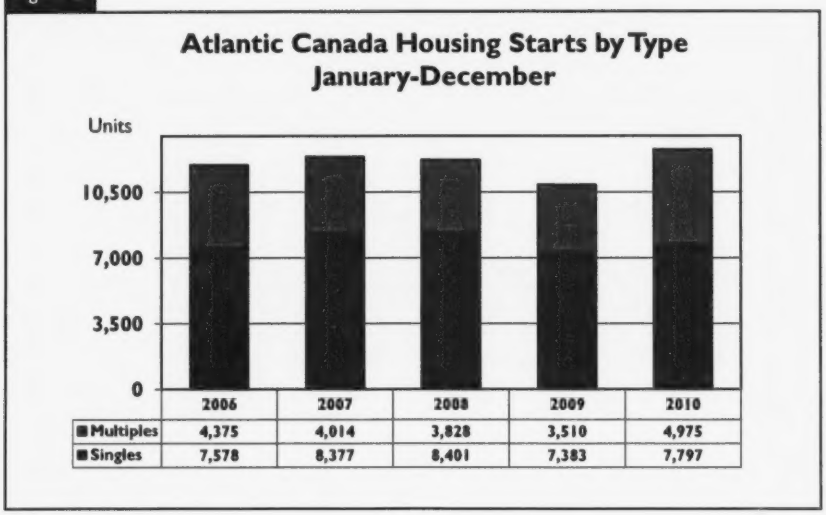
Figure 2



Source: CMHC

Activity in Newfoundland and Labrador (NL) was down by 9.4 per cent due to a decrease in single starts of close to 13 per cent. This was partially offset by a 7.6 per cent rise in multiple starts activity.

Prince Edward Island (PE) reported a decline in growth of 31 per cent in the quarter due to a 41 per cent drop in single starts and a decline of 23 per cent in multiple starts.

Growth Due to Rise in Multiple Starts

Multiple starts were up approximately 43 per cent in the fourth quarter. Only PE contributed negatively to the results in the quarter due to a drop in both apartment and semi-detached starts.

Multiple starts activity included a significant increase of 57 per cent in apartment construction in 2010. Semi-detached starts also gained over 25 per cent last year while row starts showed positive growth of 9.3 per cent.

Mixed Urban Starts Activity

Of the six large urban centres in Atlantic Canada, two reported positive growth in starts activity for the quarter. Four centres reported decreases in the quarter, including Fredericton at -39 per cent, Charlottetown at -36 per cent, Saint John at -32 per cent, and St. John's at about -6 per cent.

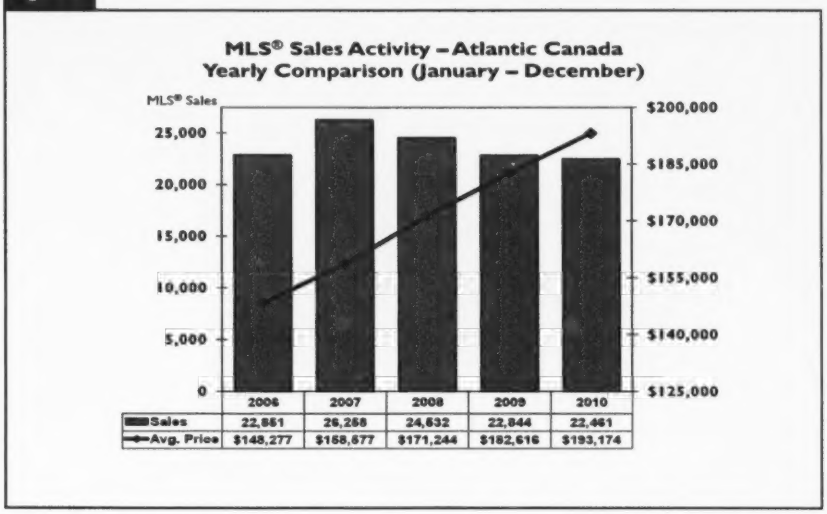
The best performance in the quarter came from Moncton with a 50 per cent increase. This was followed by a 39 per cent advance in growth for Halifax.

For the year, Moncton was up 44 per cent, Halifax was up 38 per cent and St. John's was up 9.4 per cent.

Saint John was down marginally in 2010 by less than one per cent, whereas Fredericton was down 39 per cent and Charlottetown fell 23 per cent.

Six of the smaller centres in Atlantic Canada reported higher starts in the fourth quarter, including Gander, Grand Falls-Windsor and Corner Brook, NL; Summerside, PE; as well as Chester and New Glasgow, NS.

Figure 3



Source: Canadian Real Estate Association - MLS® is a registered trademark of the Canadian Real Estate Association MLS® Average Price: Annual Data, Price for each year unadjusted

There were 3,546 completions in Atlantic Canada in the fourth quarter compared to 3,660 completions in 2009. Units under construction for the same period also grew by 20 per cent.

MLS® Sales Continue to Decline

MLS® sales in Atlantic Canada were down 6.9 per cent in the fourth quarter (unadjusted) compared to a year ago. Weakness in the fourth quarter occurred in three of the Atlantic Provinces, including NL with a 20 per cent decrease and NB, where activity was down close to eight per cent compared to a year ago. Sales activity in NS declined less than one per cent in the fourth quarter. In PE, sales in the fourth quarter increased close to six per cent compared to a year ago.

MLS® Price Growth Slowed During Fourth Quarter

The average MLS® price in Atlantic Canada was up 3.8 per cent (unadjusted) in the fourth quarter to $190,888, with prices up 5.8 per cent in 2010 to $193,174.

Provincially, unadjusted prices in 2010 were up 14 per cent in NL, close to five per cent in NS, 1.5 per cent in NB and just under one per cent in PE.

The number of listings reported to the end of December 2010, on an unadjusted basis, was up 2.5 per cent compared to 2009.

Economic Factors

The labour force was flat, increasing by 0.3 per cent in the fourth quarter in Atlantic Canada (seasonally adjusted). There was a mere 0.1 per cent gain in total employment during the quarter.

Overall the unemployment rate in Atlantic Canada dropped to a 10.5 per cent rate in 2010, compared to a 10.6 per cent unemployment rate in 2009.

The economic forecast remains on track to be positive in 2011, but growth is forecast to be weaker than in 2010, as some economic factors such as the dollar, oil prices and only moderate employment gains will limit growth.

For NL, oil production and energy and mining activity will continue to be the main sources of growth. Major capital investments continue to inject stimulus into the economy and will contribute to a positive outlook.

For PE, moderate growth is expected over the forecast period. Information technology and biosciences will continue to be the focus in helping to diversify the Island's economy.

For NS, economic growth for the province continues to remain positive over the forecast period, although a decline in spending from energy and energy-related investment activities will result in a slowdown in the level of growth overall.

Economic growth in NB will remain the weakest among the four Atlantic provinces over the forecast period. Although higher prices in the energy sector, as well as some improvement in potash prices will contribute to a rebound in exports in 2011, the overall economic outlook will be affected by reduced investment in major projects.

HOUSING NOW REPORT TABLES

Available in ALL reports:

1	Housing Activity Summary of Region
2	Starts by Submarket and by Dwelling Type – Current Quarter
2.1	Starts by Submarket and by Dwelling Type – Year-to-Date
3	Completions by Submarket and by Dwelling Type – Current Quarter
3.1	Completions by Submarket and by Dwelling Type – Year-to-Date
4	Absorbed Single-Detached Units by Price Range
5	MLS® Residential Activity
6	Economic Indicators
6.1	Growth of Economic Indicators

Available in SELECTED Reports:

1.2	History of Housing Activity (once a yea
2.2	Starts by Submarket, by Dwelling Type and by Intended Market – Current Quarter
2.3	Starts by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
2.4	Starts by Submarket and by Intended Market – Current Quarter
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3.4	Completions by Submarket and by Intended Market – Current Quarter
3.5	Completions by Submarket and by Intended Market – Year-to-Date

SYMBOLS

n/a	Not applicable
*	Totals may not add up due to co-operatives and unknown market types
**	Percent change > 200%
-	Nil
--	Amount too small to be expressed
SA	Monthly figures are adjusted to remove normal seasonal variation

Table 1: Housing Activity Summary of Atlantic Region
Fourth Quarter 2010

	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
STARTS										
Q4 2010	1,236	238	216	8	19	0	48	532	897	3,194
Q4 2009	1,389	184	157	3	36	57	36	379	840	3,081
% Change	-11.0	29.3	37.6	166.7	-47.2	-100.0	33.3	40.4	6.8	3.7
Year-to-date 2010	5,163	808	708	18	57	229	186	2,124	3,479	12,772
Year-to-date 2009	4,889	736	498	3	126	273	164	1,433	2,771	10,893
% Change	5.6	9.8	42.2	**	-54.8	-16.1	13.4	48.2	25.6	17.2
UNDER CONSTRUCTION										
Q4 2010	2,873	490	647	17	77	437	83	2,036	1,645	8,305
Q4 2009	2,856	428	455	9	101	642	69	1,247	1,115	6,922
% Change	0.6	14.5	42.2	88.9	-23.8	-31.9	20.3	63.3	47.5	20.0
COMPLETIONS										
Q4 2010	1,442	240	166	3	30	154	54	292	1,165	3,546
Q4 2009	1,598	242	175	0	38	40	74	404	1,089	3,660
% Change	-9.8	-0.8	-5.1	n/a	-21.1	**	-27.0	-27.7	7.0	-3.1
Year-to-date 2010	5,130	752	501	13	114	432	210	1,290	3,050	11,492
Year-to-date 2009	5,000	820	489	0	152	237	202	1,494	2,760	11,154
% Change	2.6	-8.3	2.5	n/a	-25.0	82.3	4.0	-13.7	10.5	3.0
COMPLETED & NOT ABSORBED										
Q4 2010	171	57	37	0	23	120	9	120	na	537
Q4 2009	166	88	24	0	35	129	4	83	na	529
% Change	3.0	-35.2	54.2	n/a	-34.3	-7.0	125.0	44.6	n/a	1.5
ABSORBED										
Q4 2010	1 072	185	147	3	29	164	28	314	na	1 942
Q4 2009	1 285	209	162	0	42	9	51	479	na	2 237
% Change	-16.6	-11.5	-9.3	n/a	-31.0	**	-45.1	-34.4	n/a	-13.2
Year-to-date 2010	3,951	649	441	13	120	424	130	992	na	6,720
Year-to-date 2009	3,837	741	461	0	149	264	178	1,164	na	6,794
% Change	3.0	-12.4	-4.3	n/a	-19.5	60.6	-27.0	-14.8	n/a	-1.1

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1a: Housing Activity Summary of Newfoundland and Labrador
Fourth Quarter 2010

	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
STARTS										
Q4 2010	424	16	113	8	3	0	20	12	281	877
Q4 2009	455	0	65	3	15	21	6	25	378	968
% Change	-6.8	n/a	73.8	166.7	-80.0	-100.0	**	-52.0	-25.7	-9.4
Year-to-date 2010	1,746	26	305	18	24	4	66	24	1,393	3,606
Year-to-date 2009	1,659	32	193	3	38	21	14	62	1,035	3,057
% Change	5.2	-18.8	58.0	**	-36.8	-81.0	**	-61.3	34.6	18.0
UNDER CONSTRUCTION										
Q4 2010	1,256	18	255	17	15	66	30	12	554	2,223
Q4 2009	1,256	22	149	9	33	88	8	21	394	1,980
% Change	0.0	-18.2	71.1	88.9	-54.5	-25.0	**	-42.9	40.6	12.3
COMPLETIONS										
Q4 2010	448	6	78	3	6	0	10	12	523	1,086
Q4 2009	435	30	59	0	5	0	4	0	420	953
% Change	3.0	-80.0	32.2	n/a	20.0	n/a	150.0	n/a	24.5	14.0
Year-to-date 2010	1,740	30	222	13	30	26	60	12	1,235	3,368
Year-to-date 2009	1,577	86	232	0	42	0	20	22	1,041	3,020
% Change	10.3	-65.1	-4.3	n/a	-28.6	n/a	200.0	-45.5	18.6	11.5
COMPLETED & NOT ABSORBED										
Q4 2010	17	0	0	0	0	0	0	0	n/a	17
Q4 2009	7	5	0	0	0	9	0	0	n/a	21
% Change	142.9	-100.0	n/a	n/a	n/a	-100.0	n/a	n/a	n/a	-19.0
ABSORBED										
Q4 2010	351	0	64	3	4	0	0	0	n/a	422
Q4 2009	347	23	41	0	5	0	0	0	n/a	416
% Change	1.2	-100.0	56.1	n/a	-20.0	n/a	n/a	n/a	n/a	1.4
Year-to-date 2010	1,434	19	198	13	28	35	16	0	n/a	1,743
Year-to-date 2009	1,297	77	198	0	42	6	0	10	n/a	1,630
% Change	10.6	-75.3	0.0	n/a	-33.3	**	n/a	-100.0	n/a	6.9

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1b: Housing Activity Summary of Prince Edward Island
Fourth Quarter 2010

	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
STARTS										
Q4 2010	49	14	10	0	0	0	0	89	46	208
Q4 2009	87	16	18	0	0	0	0	121	58	300
% Change	-43.7	-12.5	-44.4	n/a	n/a	n/a	n/a	-26.4	-20.7	-30.7
Year-to-date 2010	272	58	50	0	0	0	1	211	164	756
Year-to-date 2009	292	46	35	0	19	46	12	243	184	877
% Change	-6.8	26.1	42.9	n/a	-100.0	-100.0	-91.7	-13.2	-10.9	-13.8
UNDER CONSTRUCTION										
Q4 2010	66	18	10	0	15	0	0	153	68	330
Q4 2009	99	18	24	0	13	46	4	215	61	480
% Change	-33.3	0.0	-58.3	n/a	15.4	-100.0	-100.0	-28.8	11.5	-31.3
COMPLETIONS										
Q4 2010	115	40	12	0	10	0	12	98	65	352
Q4 2009	113	24	0	0	11	0	8	45	67	268
% Change	1.8	66.7	n/a	n/a	-9.1	n/a	50.0	117.8	-3.0	31.3
Year-to-date 2010	305	56	40	0	23	46	17	261	151	899
Year-to-date 2009	268	36	11	0	22	0	8	78	152	575
% Change	13.8	55.6	**	n/a	4.5	n/a	112.5	**	-0.7	56.3
COMPLETED & NOT ABSORBED										
Q4 2010	25	9	6	0	0	48	0	49	n/a	137
Q4 2009	4	0	0	0	0	17	0	0	n/a	21
% Change	**	n/a	n/a	n/a	n/a	182.4	n/a	n/a	n/a	**
ABSORBED										
Q4 2010	85	18	18	0	10	6	0	77	n/a	214
Q4 2009	114	27	0	0	14	0	0	45	n/a	200
% Change	-25.4	-33.3	n/a	n/a	-28.6	n/a	n/a	71.1	n/a	7.0
Year-to-date 2010	255	33	30	0	23	15	1	178	n/a	535
Year-to-date 2009	242	36	3	0	22	4	0	89	n/a	396
% Change	5.4	-8.3	**	n/a	4.5	**	n/a	100.0	n/a	35.1

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1c: Housing Activity Summary of Nova Scotia
Fourth Quarter 2010

	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
STARTS										
Q4 2010	454	76	48	0	0	0	10	237	189	1,014
Q4 2009	485	56	18	0	8	0	8	142	170	887
% Change	-6.4	35.7	166.7	n/a	-100.0	n/a	25.0	66.9	11.2	14.3
Year-to-date 2010	1,864	290	167	0	0	98	56	1,063	771	4,309
Year-to-date 2009	1,654	246	137	0	15	80	28	627	651	3,438
% Change	12.7	17.9	21.9	n/a	-100.0	22.5	100.0	69.5	18.4	25.3
UNDER CONSTRUCTION										
Q4 2010	919	160	136	0	0	244	44	1,055	475	3,033
Q4 2009	916	144	149	0	15	380	9	583	376	2,572
% Change	0.3	11.1	-8.7	n/a	-100.0	-35.8	**	81.0	26.3	17.9
COMPLETIONS										
Q4 2010	495	90	52	0	7	154	9	75	295	1,177
Q4 2009	579	94	85	0	10	0	22	224	281	1,295
% Change	-14.5	-4.3	-38.8	n/a	-30.0	n/a	-59.1	-66.5	5.0	-9.1
Year-to-date 2010	1,856	280	177	0	15	234	31	587	768	3,948
Year-to-date 2009	1,718	236	131	0	32	135	74	828	642	3,796
% Change	8.0	18.6	35.1	n/a	-53.1	73.3	-58.1	-29.1	19.6	4.0
COMPLETED & NOT ABSORBED										
Q4 2010	54	8	16	0	17	49	5	0	n/a	149
Q4 2009	34	5	0	0	21	40	2	0	n/a	102
% Change	58.8	60.0	n/a	n/a	-19.0	22.5	150.0	n/a	n/a	46.1
ABSORBED										
Q4 2010	288	59	41	0	7	154	5	136	n/a	690
Q4 2009	369	63	89	0	9	0	11	324	n/a	865
% Change	-22.0	-6.3	-53.9	n/a	-22.2	n/a	-54.5	-58.0	n/a	-20.2
Year-to-date 2010	1,139	179	142	0	19	225	16	491	n/a	2,211
Year-to-date 2009	1,049	154	131	0	30	199	55	681	n/a	2,299
% Change	8.6	16.2	8.4	n/a	-36.7	13.1	-70.9	-27.9	n/a	-3.8

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1d: Housing Activity Summary of New Brunswick Fourth Quarter 2010

	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
STARTS										
Q4 2010	309	132	45	0	16	0	18	194	381	1,095
Q4 2009	362	112	56	0	13	36	22	91	234	926
% Change	-14.6	17.9	-19.6	n/a	23.1	-100.0	-18.2	113.2	62.8	18.3
Year-to-date 2010	1,281	434	186	0	33	127	63	826	1,151	4,101
Year-to-date 2009	1,284	412	133	0	54	126	110	501	901	3,521
% Change	-0.2	5.3	39.8	n/a	-38.9	0.8	-42.7	64.9	27.7	16.5
UNDER CONSTRUCTION										
Q4 2010	632	294	246	0	47	127	9	816	548	2,719
Q4 2009	585	244	133	0	40	128	48	428	284	1,890
% Change	8.0	20.5	85.0	n/a	17.5	-0.8	-81.3	90.7	93.0	43.9
COMPLETIONS										
Q4 2010	384	104	24	0	7	0	23	107	282	931
Q4 2009	471	94	31	0	12	40	40	135	321	1,144
% Change	-18.5	10.6	-22.6	n/a	-41.7	-100.0	-42.5	-20.7	-12.1	-18.6
Year-to-date 2010	1,229	386	62	0	46	126	102	430	896	3,277
Year-to-date 2009	1,437	462	115	0	56	102	100	566	925	3,763
% Change	-14.5	-16.5	-46.1	n/a	-17.9	23.5	2.0	-24.0	-3.1	-12.9
COMPLETED & NOT ABSORBED										
Q4 2010	75	40	15	0	6	23	4	71	n/a	234
Q4 2009	121	78	24	0	14	63	2	83	n/a	385
% Change	-38.0	-48.7	-37.5	n/a	-57.1	-63.5	100.0	-14.5	n/a	-39.2
ABSORBED										
Q4 2010	348	108	24	0	8	4	23	101	n/a	616
Q4 2009	455	96	32	0	14	9	40	110	n/a	756
% Change	-23.5	12.5	-25.0	n/a	-42.9	-55.6	-42.5	-8.2	n/a	-18.5
Year-to-date 2010	1,123	418	71	0	50	149	97	323	n/a	2,231
Year-to-date 2009	1,249	474	129	0	55	55	123	384	n/a	2,469
% Change	-10.1	-11.8	-45.0	n/a	-9.1	170.9	-21.1	-15.9	n/a	-9.6

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: History of Housing Starts of Atlantic Region 2001 - 2010

	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
2010	5,163	808	708	18	57	229	186	2,124	3,479	12,772
% Change	5.6	9.8	42.2	**	-54.8	-16.1	13.4	48.2	25.6	17.2
2009	4,889	736	498	3	126	273	164	1,433	2,771	10,893
% Change	-15.4	-24.3	-21.2	n/a	53.7	5.8	-4.1	10.2	-8.8	-10.9
2008	5,776	972	632	0	82	258	171	1,300	3,038	12,229
% Change	14.3	4.7	16.2	n/a	-5.7	-40.0	-10.0	-7.0	-19.2	-1.3
2007	5,052	928	544	0	87	430	190	1,398	3,762	12,391
% Change	16.9	4.0	-10.1	n/a	19.2	-0.2	-10.4	-16.7	0.6	3.7
2006	4,321	892	605	0	73	431	212	1,679	3,738	11,953
% Change	-8.9	5.6	-6.6	-100.0	92.1	-31.4	-20.0	56.6	-3.0	-1.2
2005	4,744	845	648	1	38	628	265	1,072	3,853	12,094
% Change	-12.2	2.1	19.6	n/a	-40.6	36.8	-28.2	8.9	1.3	-2.9
2004	5,404	828	542	0	64	459	369	984	3,803	12,453
% Change	2.6	32.5	-1.6	n/a	12.3	-13.6	21.4	-39.1	-6.8	-4.9
2003	5,267	625	551	0	57	531	304	1,615	4,080	13,091
% Change	1.1	49.2	66.5	-100.0	11.8	41.2	-11.4	-3.6	13.7	8.9
2002	5,208	419	331	1	51	376	343	1,676	3,588	12,026
% Change	23.9	55.2	113.5	n/a	82.1	-2.1	33.5	37.4	2.7	20.1
2001	4,202	270	155	0	28	384	257	1,220	3,495	10,017

Source: CMHC (Starts and Completions Survey)

Table 1.2a: History of Housing Starts of Newfoundland and Labrador 2001 - 2010

	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
2010	1,746	26	305	18	24	4	66	24	1,393	3,606
% Change	5.2	-18.8	58.0	**	-36.8	-81.0	**	-61.3	34.6	18.0
2009	1,659	32	193	3	38	21	14	62	1,035	3,057
% Change	-6.9	-68.6	-22.2	n/a	58.3	-22.2	-44.0	181.8	0.3	-6.3
2008	1,781	102	248	0	24	27	25	22	1,032	3,261
% Change	22.8	13.3	24.0	n/a	**	-32.5	-10.7	100.0	25.2	23.1
2007	1,450	90	200	0	6	40	28	11	824	2,649
% Change	24.0	-13.5	4.7	n/a	20.0	n/a	n/a	-54.2	11.2	18.6
2006	1,169	104	191	0	5	0	0	24	741	2,234
% Change	-9.5	-28.8	-28.5	n/a	n/a	-100.0	n/a	**	0.5	-10.6
2005	1,292	146	267	0	0	52	0	4	737	2,498
% Change	-13.2	-43.4	-2.2	n/a	-100.0	116.7	-100.0	-86.2	-5.4	-13.0
2004	1,489	258	273	0	14	24	4	29	779	2,870
% Change	4.0	**	-6.2	n/a	100.0	-52.9	-66.7	**	-6.0	6.6
2003	1,432	62	291	0	7	51	12	8	829	2,692
% Change	12.6	**	56.5	-100.0	-73.1	**	n/a	-80.0	-4.4	11.3
2002	1,272	16	186	1	26	7	0	40	867	2,419
% Change	26.4	100.0	69.1	n/a	30.0	-65.0	-100.0	n/a	42.6	35.3
2001	1,006	8	110	0	20	20	14	0	608	1,788

Source: CMHC (Starts and Completions Survey)

Table 1.2b: History of Housing Starts of Prince Edward Island 2001 - 2010

	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
2010	272	58	50	0	0	0	1	211	164	756
% Change	-6.8	26.1	42.9	n/a	-100.0	-100.0	-91.7	-13.2	-10.9	-13.8
2009	292	46	35	0	19	46	12	243	184	877
% Change	-6.7	-4.2	16.7	n/a	n/a	**	-57.1	**	-15.2	23.2
2008	313	48	30	0	0	13	28	63	217	712
% Change	-4.0	-40.0	20.0	n/a	n/a	8.3	**	85.3	-18.4	-5.1
2007	326	80	25	0	0	12	7	34	266	750
% Change	5.5	42.9	127.3	n/a	n/a	-50.0	75.0	-71.4	23.7	1.6
2006	309	56	11	0	0	24	4	119	215	738
% Change	-11.0	-44.6	-54.2	n/a	-100.0	n/a	-91.3	**	-30.2	-14.4
2005	347	101	24	0	3	0	46	33	308	862
% Change	-6.7	44.3	-33.3	n/a	n/a	n/a	-8.0	-56.0	-2.5	-6.2
2004	372	70	36	0	0	0	50	75	316	919
% Change	3.9	16.7	**	n/a	n/a	n/a	25.0	-15.7	21.1	12.9
2003	358	60	6	0	0	0	40	89	261	814
% Change	11.5	100.0	n/a	n/a	n/a	n/a	-56.5	20.3	1.6	5.0
2002	321	30	0	0	0	0	92	74	257	775
% Change	8.1	0.0	n/a	n/a	n/a	n/a	**	164.3	-14.3	14.8
2001	297	30	0	0	0	0	20	28	300	675

Source: CMHC (Starts and Completions Survey)

Table 1.2c: History of Housing Starts of Nova Scotia 2001 - 2010

	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
2010	1,864	290	167	0	0	98	56	1,063	771	4,309
% Change	12.7	17.9	21.9	n/a	-100.0	22.5	100.0	69.5	18.4	25.3
2009	1,654	246	137	0	15	80	28	627	651	3,438
% Change	-20.6	-6.8	-15.4	n/a	-11.8	-48.1	-17.6	2.3	-0.6	-13.7
2008	2,083	264	162	0	17	154	34	613	655	3,982
% Change	23.5	2.3	24.6	n/a	-52.8	-48.3	-27.7	-29.1	-54.2	-16.2
2007	1,687	258	130	0	36	298	47	864	1,430	4,750
% Change	11.1	-6.5	-11.0	n/a	140.0	8.4	-9.6	-17.2	-8.9	-3.0
2006	1,519	276	146	0	15	275	52	1,044	1,569	4,896
% Change	-11.1	15.0	-21.1	-100.0	87.5	-41.7	79.3	70.0	3.4	2.5
2005	1,708	240	185	1	8	472	29	614	1,518	4,775
% Change	-11.0	3.4	16.4	n/a	-60.0	11.1	11.5	15.2	8.2	1.2
2004	1,919	232	159	0	20	425	26	533	1,403	4,717
% Change	5.6	-17.4	31.4	n/a	-60.0	-11.5	-43.5	-32.3	-6.8	-7.4
2003	1,817	281	121	0	50	480	46	787	1,505	5,096
% Change	-16.4	30.1	17.5	n/a	100.0	36.0	15.0	-2.5	20.5	2.5
2002	2,174	216	103	0	25	353	40	807	1,249	4,970
% Change	34.4	64.9	**	n/a	**	40.1	**	8.9	-5.7	21.5
2001	1,618	131	16	0	4	252	5	741	1,325	4,092

Source: CMHC (Starts and Completions Survey)

Table 1.2d: History of Housing Starts of New Brunswick 2001 - 2010

	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
2010	1,281	434	186	0	33	127	63	826	1,151	4,101
% Change	-0.2	5.3	39.8	n/a	-38.9	0.8	-42.7	64.9	27.7	16.5
2009	1,284	412	133	0	54	126	110	501	901	3,521
% Change	-19.7	-26.2	-30.7	n/a	31.7	96.9	31.0	-16.8	-20.5	-17.6
2008	1,599	558	192	0	41	64	84	602	1,134	4,274
% Change	0.6	11.6	1.6	n/a	-8.9	-20.0	-22.2	23.1	-8.7	0.8
2007	1,589	500	189	0	45	80	108	489	1,242	4,242
% Change	20.0	9.6	-26.5	n/a	-15.1	-39.4	-30.8	-0.6	2.4	3.8
2006	1,324	456	257	0	53	132	156	492	1,213	4,085
% Change	-5.2	27.4	49.4	n/a	96.3	26.9	-17.9	16.9	-6.0	3.2
2005	1,397	358	172	0	27	104	190	421	1,290	3,959
% Change	-14.0	33.6	132.4	n/a	-10.0	**	-34.3	21.3	-1.1	0.3
2004	1,624	268	74	0	30	10	289	347	1,305	3,947
% Change	-2.2	20.7	-44.4	n/a	n/a	n/a	40.3	-52.5	-12.1	-12.1
2003	1,660	222	133	0	0	0	206	731	1,485	4,489
% Change	15.2	41.4	**	n/a	n/a	-100.0	-2.4	-3.2	22.2	16.2
2002	1,441	157	42	0	0	16	211	755	1,215	3,862
% Change	12.5	55.4	44.8	n/a	-100.0	-85.7	-3.2	67.4	-3.7	11.6
2001	1,281	101	29	0	4	112	218	451	1,262	3,462

Source: CMHC (Starts and Completions Survey)

Table 2a: Starts by Submarket and by Dwelling Type
Newfoundland and Labrador
Fourth Quarter 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	% Change
Centres 100,000+											
St. John's	366	388	8	0	6	24	108	108	488	520	-6.2
Centres 10,000 - 49,999											
Bay Roberts	19	22	0	0	0	0	0	0	19	22	-13.6
Corner Brook	16	18	8	0	0	0	0	0	24	18	33.3
Gander	16	20	0	0	18	0	10	0	44	20	120.0
Grand Falls-Windsor	15	10	2	0	0	0	4	0	21	10	110.0
Total Newfoundland & Labrador (10,000+)	432	458	18	0	24	24	122	108	596	590	1.0

Table 2.1a: Starts by Submarket and by Dwelling Type
Newfoundland and Labrador
January - December 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	% Change
Centres 100,000+											
St. John's	1,479	1,385	20	22	49	47	268	249	1,816	1,703	6.6
Centres 10,000 - 49,999											
Bay Roberts	92	78	0	2	0	0	0	0	92	80	15.0
Corner Brook	61	62	10	6	0	0	12	2	83	70	18.6
Gander	68	98	4	2	18	0	24	18	114	118	-3.4
Grand Falls-Windsor	64	39	6	0	26	8	12	4	108	51	111.8
Total Newfoundland & Labrador (10,000+)	1,764	1,662	40	32	93	55	316	273	2,213	2,022	9.4

Source: CMHC (Starts and Completions Survey)

Table 2b: Starts by Submarket and by Dwelling Type Prince Edward Island Fourth Quarter 2010											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	% Change
Centres 50,000 - 99,999											
Charlottetown	48	79	12	16	10	0	79	139	149	234	-36.3
Centres 10,000 - 49,999											
Summerside	1	8	2	0	0	0	10	0	13	8	62.5
Total Prince Edward Island (10,000+)	49	87	14	16	10	0	89	139	162	242	-33.1

Table 2.1b: Starts by Submarket and by Dwelling Type Prince Edward Island January - December 2010											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	% Change
Centres 50,000 - 99,999											
Charlottetown	250	268	42	46	35	48	191	307	518	669	-22.6
Centres 10,000 - 49,999											
Summerside	23	24	16	0	15	0	20	0	74	24	**
Total Prince Edward Island (10,000+)	273	292	58	46	50	48	211	307	592	693	-14.6

Source: CMHC (Starts and Completions Survey)

Table 2c: Starts by Submarket and by Dwelling Type
Nova Scotia
Fourth Quarter 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	% Change
Centres 100,000+											
Halifax	247	250	48	28	48	24	224	105	567	407	39.3
Centres 50,000 - 99,999											
Cape Breton	36	55	10	12	4	0	3	13	53	80	-33.8
Centres 10,000 - 49,999											
Chester MD	13	11	0	0	0	0	0	0	13	11	18.2
East Hants MD	26	26	2	2	0	0	0	0	28	28	0.0
Kentville C.A.	12	17	12	2	4	0	0	8	28	27	3.7
Kings Subd A SC	18	22	0	4	0	0	0	3	18	29	-37.9
Lunenburg MD	17	22	0	0	0	0	0	0	17	22	-22.7
New Glasgow	39	26	0	4	0	0	10	0	49	30	63.3
Queens RGM	7	5	0	0	0	0	0	12	7	17	-58.8
Truro	27	29	4	4	0	0	0	3	31	36	-13.9
West Hants MD	11	20	0	0	0	0	0	0	11	20	-45.0
Yarmouth MD	3	10	0	0	0	0	0	0	3	10	-70.0
Total Nova Scotia (10,000+)	456	493	76	56	56	24	237	144	825	717	15.1

Table 2.1c: Starts by Submarket and by Dwelling Type
Nova Scotia
January - December 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	% Change
Centres 100,000+											
Halifax	1,039	875	156	118	152	141	1,043	599	2,390	1,733	37.9
Centres 50,000 - 99,999											
Cape Breton	135	145	72	54	4	8	5	21	216	228	-5.3
Centres 10,000 - 49,999											
Chester MD	35	38	0	0	0	0	0	2	35	40	-12.5
East Hants MD	74	86	12	12	0	0	6	0	92	98	-6.1
Kentville C.A.	53	57	38	22	17	0	36	8	144	87	65.5
Kings Subd A SC	84	61	18	16	0	0	0	19	102	96	6.3
Lunenburg MD	96	95	0	2	0	0	0	0	96	97	-1.0
New Glasgow	102	72	8	10	0	4	20	0	130	86	51.2
Queens RGM	21	21	0	0	0	6	0	12	21	39	-46.2
Truro	157	112	14	12	3	6	63	50	237	180	31.7
West Hants MD	50	65	0	0	0	0	0	0	50	65	-23.1
Yarmouth MD	23	36	2	2	0	0	0	0	25	38	-34.2
Total Nova Scotia (10,000+)	1,869	1,663	320	248	176	165	1,173	711	3,538	2,787	26.9

Source: CMHC (Starts and Completions Survey)

Table 2d: Starts by Submarket and by Dwelling Type New Brunswick Fourth Quarter 2010											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	% Change
Centres 100,000+											
Saint John	82	97	4	16	4	16	0	4	90	133	-32.3
Moncton	118	131	124	92	32	24	194	65	468	312	50.0
Centres 50,000 - 99,999											
Fredericton	94	119	4	6	21	18	2	56	121	199	-39.2
Centres 10,000 - 49,999											
Bathurst	9	10	2	0	0	3	0	0	11	13	-15.4
Campbellton	4	5	0	0	0	0	0	8	4	13	-69.2
Edmundston	5	7	0	0	0	0	0	0	5	7	-28.6
Miramichi	15	15	0	0	0	0	0	0	15	15	0.0
Total New Brunswick (10,000+)	327	384	134	114	57	61	196	133	714	692	3.2

Table 2.1d: Starts by Submarket and by Dwelling Type New Brunswick January - December 2010											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	% Change
Centres 100,000+											
Saint John	345	369	20	54	42	53	246	183	653	659	-0.9
Moncton	462	430	394	346	90	54	454	143	1,400	973	43.9
Centres 50,000 - 99,999											
Fredericton	370	403	18	16	77	74	229	262	694	755	-8.1
Centres 10,000 - 49,999											
Bathurst	54	52	6	4	0	3	10	43	70	102	-31.4
Campbellton	14	15	0	0	0	0	28	8	42	23	82.6
Edmundston	29	35	0	0	4	4	3	12	36	51	-29.4
Miramichi	55	57	0	0	0	0	0	0	55	57	-3.5
Total New Brunswick (10,000+)	1,329	1,361	438	420	213	188	970	651	2,950	2,620	12.6

Source: CMHC (Starts and Completions Survey)

Table 2.2a: Starts by Submarket, by Dwelling Type and by Intended Market
Newfoundland and Labrador
Fourth Quarter 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009
Centres 100,000+								
St. John's	6	18	0	6	96	83	12	25
Centres 10,000 - 49,999								
Bay Roberts	0	0	0	0	0	0	0	0
Corner Brook	0	0	0	0	0	0	0	0
Gander	0	0	18	0	10	0	0	0
Grand Falls-Windsor	0	0	0	0	4	0	0	0
Total Newfoundland & Labrador (10,000+)	6	18	18	6	110	83	12	25

Table 2.3a: Starts by Submarket, by Dwelling Type and by Intended Market
Newfoundland and Labrador
January - December 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
St. John's	39	41	10	6	256	187	12	62
Centres 10,000 - 49,999								
Bay Roberts	0	0	0	0	0	0	0	0
Corner Brook	0	0	0	0	0	2	12	0
Gander	0	0	18	0	24	18	0	0
Grand Falls-Windsor	0	0	26	8	12	4	0	0
Total Newfoundland & Labrador (10,000+)	39	41	54	14	292	211	24	62

Source: CMHC (Starts and Completions Survey)

Table 2.2b: Starts by Submarket, by Dwelling Type and by Intended Market Prince Edward Island Fourth Quarter 2010								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009
Centres 50,000 - 99,999								
Charlottetown	10	0	0	0	0	18	79	121
Centres 10,000 - 49,999								
Summerside	0	0	0	0	0	0	10	0
Total Prince Edward Island (10,000+)	10	0	0	0	0	18	89	121

Table 2.3b: Starts by Submarket, by Dwelling Type and by Intended Market Prince Edward Island January - December 2010								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 50,000 - 99,999								
Charlottetown	35	36	0	12	0	64	191	243
Centres 10,000 - 49,999								
Summerside	15	0	0	0	0	0	20	0
Total Prince Edward Island (10,000+)	50	36	0	12	0	64	211	243

Source: CMHC (Starts and Completions Survey)

Table 2.2c: Starts by Submarket, by Dwelling Type and by Intended Market
Nova Scotia
Fourth Quarter 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009
Centres 100,000+								
Halifax	48	24	0	0	0	0	224	105
Centres 50,000 - 99,999								
Cape Breton	0	0	4	0	0	2	3	11
Centres 10,000 - 49,999								
Chester MD	0	0	0	0	0	0	0	0
East Hants MD	0	0	0	0	0	0	0	0
Kentville C.A.	0	0	4	0	0	0	0	8
Kings Subd A SC	0	0	0	0	0	0	0	3
Lunenburg MD	0	0	0	0	0	0	0	0
New Glasgow	0	0	0	0	0	0	10	0
Queens RGM	0	0	0	0	0	0	0	12
Truro	0	0	0	0	0	0	0	3
West Hants MD	0	0	0	0	0	0	0	0
Yarmouth MD	0	0	0	0	0	0	0	0
Total Nova Scotia (10,000+)	48	24	8	0	0	2	237	142

Table 2.3c: Starts by Submarket, by Dwelling Type and by Intended Market
Nova Scotia
January - December 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
Halifax	148	141	4	0	100	80	943	519
Centres 50,000 - 99,999								
Cape Breton	0	0	4	8	2	2	3	19
Centres 10,000 - 49,999								
Chester MD	0	0	0	0	0	2	0	0
East Hants MD	0	0	0	0	6	0	0	0
Kentville C.A.	7	0	10	0	0	0	36	8
Kings Subd A SC	0	0	0	0	0	0	0	19
Lunenburg MD	0	0	0	0	0	0	0	0
New Glasgow	0	4	0	0	2	0	18	0
Queens RGM	0	0	0	6	0	0	0	12
Truro	0	3	3	3	0	0	63	50
West Hants MD	0	0	0	0	0	0	0	0
Yarmouth MD	0	0	0	0	0	0	0	0
Total Nova Scotia (10,000+)	155	148	21	17	110	84	1,063	627

Source: CMHC (Starts and Completions Survey)

Table 2.2d: Starts by Submarket, by Dwelling Type and by Intended Market
New Brunswick
Fourth Quarter 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009
Centres 100,000+								
Saint John	4	16	0	0	0	0	0	4
Moncton	32	24	0	0	0	4	194	61
Centres 50,000 - 99,999								
Fredericton	21	18	0	0	2	38	0	18
Centres 10,000 - 49,999								
Bathurst	0	3	0	0	0	0	0	0
Campbellton	0	0	0	0	0	0	0	8
Edmundston	0	0	0	0	0	0	0	0
Miramichi	0	0	0	0	0	0	0	0
Total New Brunswick (10,000+)	57	61	0	0	2	42	194	91

Table 2.3d: Starts by Submarket, by Dwelling Type and by Intended Market
New Brunswick
January - December 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
Saint John	39	53	3	0	85	25	161	158
Moncton	78	50	12	4	6	26	448	117
Centres 50,000 - 99,999								
Fredericton	77	45	0	29	50	99	179	163
Centres 10,000 - 49,999								
Bathurst	0	3	0	0	0	0	10	43
Campbellton	0	0	0	0	0	0	28	8
Edmundston	4	4	0	0	3	0	0	12
Miramichi	0	0	0	0	0	0	0	0
Total New Brunswick (10,000+)	198	155	15	33	144	150	826	501

Source: CMHC (Starts and Completions Survey)

Table 2.4a: Starts by Submarket and by Intended Market Newfoundland and Labrador Fourth Quarter 2010								
Submarket	Freehold		Condominium		Rental		Total*	
	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009
Centres 100,000+								
St. John's	465	450	11	39	12	31	488	520
Centres 10,000 - 49,999								
Bay Roberts	19	22	0	0	0	0	19	22
Corner Brook	24	18	0	0	0	0	24	18
Gander	26	20	0	0	18	0	44	20
Grand Falls-Windsor	19	10	0	0	2	0	21	10
Total Newfoundland & Labrador (10,000+)	553	520	11	39	32	31	596	590

Table 2.5a: Starts by Submarket and by Intended Market Newfoundland and Labrador January - December 2010								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
St. John's	1,744	1,573	44	62	28	68	1,816	1,703
Centres 10,000 - 49,999								
Bay Roberts	92	80	0	0	0	0	92	80
Corner Brook	69	70	2	0	12	0	83	70
Gander	96	118	0	0	18	0	114	118
Grand Falls-Windsor	76	43	0	0	32	8	108	51
Total Newfoundland & Labrador (10,000+)	2,077	1,884	46	62	90	76	2,213	2,022

Source: CMHC (Starts and Completions Survey)

Table 2.4b: Starts by Submarket and by Intended Market Prince Edward Island Fourth Quarter 2010								
Submarket	Freehold		Condominium		Rental		Total*	
	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009
Centres 50,000 - 99,999								
Charlottetown	70	113	0	0	79	121	149	234
Centres 10,000 - 49,999								
Summerside	3	8	0	0	10	0	13	8
Total Prince Edward Island (10,000+)	73	121	0	0	89	121	162	242

Table 2.5b: Starts by Submarket and by Intended Market Prince Edward Island January - December 2010								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 50,000 - 99,999								
Charlottetown	327	349	0	65	191	255	518	669
Centres 10,000 - 49,999								
Summerside	53	24	0	0	21	0	74	24
Total Prince Edward Island (10,000+)	380	373	0	65	212	255	592	693

Source: CMHC (Starts and Completions Survey)

Table 2.4c: Starts by Submarket and by Intended Market Nova Scotia Fourth Quarter 2010								
Submarket	Freehold		Condominium		Rental		Total*	
	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009
Centres 100,000+								
Halifax	343	294	0	8	224	105	567	407
Centres 50,000 - 99,999								
Cape Breton	44	66	0	0	9	14	53	80
Centres 10,000 - 49,999								
Chester MD	13	11	0	0	0	0	13	11
East Hants MD	28	28	0	0	0	0	28	28
Kentville C.A.	24	19	0	0	4	8	28	27
Kings Subd A SC	18	26	0	0	0	3	18	29
Lunenburg MD	17	22	0	0	0	0	17	22
New Glasgow	39	30	0	0	10	0	49	30
Queens RGM	7	5	0	0	0	12	7	17
Truro	31	33	0	0	0	3	31	36
West Hants MD	11	15	0	0	0	5	11	20
Yarmouth MD	3	10	0	0	0	0	3	10
Total Nova Scotia (10,000+)	578	559	0	8	247	150	825	717

Table 2.5c: Starts by Submarket and by Intended Market Nova Scotia January - December 2010								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
Halifax	1,345	1,118	98	95	947	520	2,390	1,733
Centres 50,000 - 99,999								
Cape Breton	175	198	0	0	41	30	216	228
Centres 10,000 - 49,999								
Chester MD	35	40	0	0	0	0	35	40
East Hants MD	92	96	0	0	0	2	92	98
Kentville C.A.	98	79	0	0	46	8	144	87
Kings Subd A SC	102	77	0	0	0	19	102	96
Lunenburg MD	96	97	0	0	0	0	96	97
New Glasgow	111	86	0	0	19	0	130	86
Queens RGM	21	21	0	0	0	18	21	39
Truro	171	127	0	0	66	53	237	180
West Hants MD	50	60	0	0	0	5	50	65
Yarmouth MD	25	38	0	0	0	0	25	38
Total Nova Scotia (10,000+)	2,321	2,037	98	95	1,119	655	3,538	2,787

Source: CMHC (Starts and Completions Survey)

Table 2.4d: Starts by Submarket and by Intended Market New Brunswick Fourth Quarter 2010								
Submarket	Freehold		Condominium		Rental		Total*	
	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009
Centres 100,000+								
Saint John	85	125	0	4	5	4	90	133
Moncton	255	228	12	9	201	75	468	312
Centres 50,000 - 99,999								
Fredericton	111	137	4	36	6	26	121	199
Centres 10,000 - 49,999								
Bathurst	11	13	0	0	0	0	11	13
Campbellton	4	5	0	0	0	8	4	13
Edmundston	5	7	0	0	0	0	5	7
Miramichi	15	15	0	0	0	0	15	15
Total New Brunswick (10,000+)	486	530	16	49	212	113	714	692

Table 2.5d: Starts by Submarket and by Intended Market New Brunswick January - December 2010								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
Saint John	403	470	81	31	169	158	653	659
Moncton	907	770	20	41	473	162	1,400	973
Centres 50,000 - 99,999								
Fredericton	430	423	55	104	209	228	694	755
Centres 10,000 - 49,999								
Bathurst	60	59	0	0	10	43	70	102
Campbellton	14	15	0	0	28	8	42	23
Edmundston	32	35	4	4	0	12	36	51
Miramichi	55	57	0	0	0	0	55	57
Total New Brunswick (10,000+)	1,901	1,829	160	180	889	611	2,950	2,620

Source: CMHC (Starts and Completions Survey)

Table 3a: Completions by Submarket and by Dwelling Type
Newfoundland and Labrador
Fourth Quarter 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	% Change
Centres 100,000+											
St. John's	357	350	10	30	28	10	40	34	435	424	2.6
Centres 10,000 - 49,999											
Bay Roberts	29	23	0	0	0	0	0	0	29	23	26.1
Corner Brook	20	18	2	0	0	0	12	0	34	18	88.9
Gander	22	32	2	0	0	0	6	16	30	48	-37.5
Grand Falls-Windsor	23	12	0	0	4	4	8	4	35	20	75.0
Total Newfoundland & Labrador (10,000+)	451	435	14	30	32	14	66	54	563	533	5.6

Table 3.1a: Completions by Submarket and by Dwelling Type
Newfoundland and Labrador
January - December 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	% Change
Centres 100,000+											
St. John's	1,458	1,304	26	86	74	50	200	208	1,758	1,648	6.7
Centres 10,000 - 49,999											
Bay Roberts	94	73	2	0	0	0	0	0	96	73	31.5
Corner Brook	65	67	6	2	0	0	12	2	83	71	16.9
Gander	79	88	6	0	0	0	14	16	99	104	-4.8
Grand Falls-Windsor	57	45	4	0	26	24	10	14	97	83	16.9
Total Newfoundland & Labrador (10,000+)	1,753	1,577	44	88	100	74	236	240	2,133	1,979	7.8

Source: CMHC (Starts and Completions Survey)

Table 3b: Completions by Submarket and by Dwelling Type
Prince Edward Island
Fourth Quarter 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	% Change
Centres 50,000 - 99,999											
Charlottetown	110	103	26	24	22	19	92	45	250	191	30.9
Centres 10,000 - 49,999											
Summerside	6	10	14	0	11	0	6	0	37	10	**
Total Prince Edward Island (10,000+)	116	113	40	24	33	19	98	45	287	201	42.8

Table 3.1b: Completions by Submarket and by Dwelling Type
Prince Edward Island
January - December 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	% Change
Centres 50,000 - 99,999											
Charlottetown	279	245	42	36	45	33	319	78	685	392	74.7
Centres 10,000 - 49,999											
Summerside	28	23	14	0	15	8	6	0	63	31	103.2
Total Prince Edward Island (10,000+)	307	268	56	36	60	41	325	78	748	423	76.8

Source: CMHC (Starts and Completions Survey)

Table 3c: Completions by Submarket and by Dwelling Type Nova Scotia Fourth Quarter 2010											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	% Change
Centres 100,000+											
Halifax	247	330	38	40	61	95	222	221	568	686	-17.2
Centres 50,000 - 99,999											
Cape Breton	42	53	18	30	0	4	2	5	62	92	-32.6
Centres 10,000 - 49,999											
Chester MD	10	11	0	0	0	0	0	0	10	11	-9.1
East Hants MD	15	20	8	8	0	0	0	0	23	28	-17.9
Kentville C.A.	17	18	10	6	0	0	0	0	27	24	12.5
Kings Subd A SC	18	25	8	8	0	0	3	0	29	33	-12.1
Lunenburg MD	22	19	0	0	0	0	0	0	22	19	15.8
New Glasgow	31	21	4	2	0	0	4	0	39	23	69.6
Queens RGM	10	6	0	0	0	6	0	0	10	12	-16.7
Truro	63	47	4	4	3	0	0	0	70	51	37.3
West Hants MD	15	21	0	0	0	0	0	0	15	21	-28.6
Yarmouth MD	7	12	0	2	0	0	0	0	7	14	-50.0
Total Nova Scotia (10,000+)	497	583	90	100	64	105	231	226	882	1,014	-13.0

Table 3.1c: Completions by Submarket and by Dwelling Type Nova Scotia January - December 2010											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	% Change
Centres 100,000+											
Halifax	1,014	936	132	114	177	165	721	856	2,044	2,071	-1.3
Centres 50,000 - 99,999											
Cape Breton	152	121	52	62	4	11	9	7	217	201	8.0
Centres 10,000 - 49,999											
Chester MD	34	36	0	0	0	0	2	8	36	44	-18.2
East Hants MD	73	86	16	18	0	0	6	0	95	104	-8.7
Kentville C.A.	57	68	36	24	7	4	8	69	108	165	-34.5
Kings Subd A SC	74	61	18	22	0	3	19	8	111	94	18.1
Lunenburg MD	90	94	2	0	0	0	0	0	92	94	-2.1
New Glasgow	98	79	12	12	0	11	4	6	114	108	5.6
Queens RGM	28	17	0	0	0	6	12	0	40	23	73.9
Truro	172	116	12	6	9	0	52	15	245	137	78.8
West Hants MD	49	65	0	0	0	0	0	0	49	65	-24.6
Yarmouth MD	27	46	2	2	0	0	0	0	29	48	-39.6
Total Nova Scotia (10,000+)	1,868	1,725	282	260	197	200	833	969	3,180	3,154	0.8

Source: CMHC (Starts and Completions Survey)

Table 3d: Completions by Submarket and by Dwelling Type New Brunswick Fourth Quarter 2010											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	% Change
Centres 100,000+											
Saint John	100	149	2	16	4	30	2	129	108	324	-66.7
Moncton	113	123	88	74	7	0	8	44	216	241	-10.4
Centres 50,000 - 99,999											
Fredericton	144	172	10	4	21	15	97	0	272	191	42.4
Centres 10,000 - 49,999											
Bathurst	13	15	4	6	0	0	6	0	23	21	9.5
Campbellton	7	4	0	0	0	0	0	0	7	4	75.0
Edmundston	10	12	0	0	0	0	0	6	10	18	-44.4
Miramichi	13	24	0	0	0	0	0	0	13	24	-45.8
Total New Brunswick (10,000+)	400	499	104	100	32	45	113	179	649	823	-21.1

Table 3.1d: Completions by Submarket and by Dwelling Type New Brunswick January - December 2010											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	% Change
Centres 100,000+											
Saint John	353	432	28	54	19	61	85	250	485	797	-39.1
Moncton	409	485	336	394	31	34	127	324	903	1,237	-27.0
Centres 50,000 - 99,999											
Fredericton	376	438	20	14	74	55	274	81	744	588	26.5
Centres 10,000 - 49,999											
Bathurst	54	54	6	12	3	0	49	17	112	83	34.9
Campbellton	14	15	0	0	0	0	8	0	22	15	46.7
Edmundston	27	40	0	0	4	0	12	32	43	72	-40.3
Miramichi	55	46	0	0	0	0	17	0	72	46	56.5
Total New Brunswick (10,000+)	1,288	1,510	390	474	131	150	572	704	2,381	2,838	-16.1

Source: CMHC (Starts and Completions Survey)

Table 3.2a: Completions by Submarket, by Dwelling Type and by Intended Market
Newfoundland and Labrador
Fourth Quarter 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009
Centres 100,000+								
St. John's	28	10	0	0	40	34	0	0
Centres 10,000 - 49,999								
Bay Roberts	0	0	0	0	0	0	0	0
Corner Brook	0	0	0	0	0	0	12	0
Gander	0	0	0	0	6	16	0	0
Grand Falls-Windsor	0	0	4	4	8	4	0	0
Total Newfoundland and Labrador (10,000+)	28	10	4	4	54	54	12	0

Table 3.3a: Completions by Submarket, by Dwelling Type and by Intended Market
Newfoundland and Labrador
January - December 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
St. John's	52	50	22	0	200	186	0	22
Centres 10,000 - 49,999								
Bay Roberts	0	0	0	0	0	0	0	0
Corner Brook	0	0	0	0	0	2	12	0
Gander	0	0	0	0	14	16	0	0
Grand Falls-Windsor	0	4	26	20	10	14	0	0
Total Newfoundland and Labrador (10,000+)	52	54	48	20	224	218	12	22

Source: CMHC (Starts and Completions Survey)

Table 3.2b: Completions by Submarket, by Dwelling Type and by Intended Market Prince Edward Island Fourth Quarter 2010								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009
Centres 50,000 - 99,999								
Charlottetown	22	11	0	8	0	0	92	45
Centres 10,000 - 49,999								
Summerside	0	0	11	0	0	0	6	0
Total Prince Edward Island (10,000+)	22	11	11	8	0	0	98	45

Table 3.3b: Completions by Submarket, by Dwelling Type and by Intended Market Prince Edward Island January - December 2010								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 50,000 - 99,999								
Charlottetown	41	25	4	8	64	0	255	78
Centres 10,000 - 49,999								
Summerside	4	8	11	0	0	0	6	0
Total Prince Edward Island (10,000+)	45	33	15	8	64	0	261	78

Source: CMHC (Starts and Completions Survey)

Table 3.2c: Completions by Submarket, by Dwelling Type and by Intended Market
Nova Scotia
Fourth Quarter 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009
Centres 100,000+								
Halifax	57	91	4	4	154	0	68	221
Centres 50,000 - 99,999								
Cape Breton	0	0	0	4	2	2	0	3
Centres 10,000 - 49,999								
Chester MD	0	0	0	0	0	0	0	0
East Hants MD	0	0	0	0	0	0	0	0
Kentville C.A.	0	0	0	0	0	0	0	0
Kings Subd A SC	0	0	0	0	0	0	3	0
Lunenburg MD	0	0	0	0	0	0	0	0
New Glasgow	0	0	0	0	0	0	4	0
Queens RGM	0	0	0	6	0	0	0	0
Truro	0	0	3	0	0	0	0	0
West Hants MD	0	0	0	0	0	0	0	0
Yarmouth MD	0	0	0	0	0	0	0	0
Total Nova Scotia (10,000+)	57	91	7	14	156	2	75	224

Table 3.3c: Completions by Submarket, by Dwelling Type and by Intended Market
Nova Scotia
January - December 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
Halifax	173	147	4	18	234	127	487	729
Centres 50,000 - 99,999								
Cape Breton	0	0	4	11	2	4	7	3
Centres 10,000 - 49,999								
Chester MD	0	0	0	0	2	8	0	0
East Hants MD	0	0	0	0	6	0	0	0
Kentville C.A.	7	0	0	4	0	0	8	69
Kings Subd A SC	0	0	0	3	0	0	19	8
Lunenburg MD	0	0	0	0	0	0	0	0
New Glasgow	0	8	0	3	0	2	4	4
Queens RGM	0	0	0	6	0	0	12	0
Truro	0	0	9	0	2	0	50	15
West Hants MD	0	0	0	0	0	0	0	0
Yarmouth MD	0	0	0	0	0	0	0	0
Total Nova Scotia (10,000+)	180	155	17	45	246	141	587	828

Source: CMHC (Starts and Completions Survey)

Table 3.2d: Completions by Submarket, by Dwelling Type and by Intended Market
New Brunswick
Fourth Quarter 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009
Centres 100,000+								
Saint John	4	26	0	4	2	0	0	129
Moncton	7	0	0	0	4	44	4	0
Centres 50,000 - 99,999								
Fredericton	14	7	7	8	0	0	97	0
Centres 10,000 - 49,999								
Bathurst	0	0	0	0	0	0	6	0
Campbellton	0	0	0	0	0	0	0	0
Edmundston	0	0	0	0	0	0	0	6
Miramichi	0	0	0	0	0	0	0	0
Total New Brunswick (10,000+)	25	33	7	12	6	44	107	135

Table 3.3d: Completions by Submarket, by Dwelling Type and by Intended Market
New Brunswick
January - December 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
Saint John	19	57	0	4	4	10	81	240
Moncton	31	34	0	0	20	108	107	216
Centres 50,000 - 99,999								
Fredericton	34	36	40	19	101	20	173	61
Centres 10,000 - 49,999								
Bathurst	0	0	3	0	0	0	49	17
Campbellton	0	0	0	0	0	0	8	0
Edmundston	4	0	0	0	0	0	12	32
Miramichi	0	0	0	0	17	0	0	0
Total New Brunswick (10,000+)	88	127	43	23	142	138	430	566

Source: CMHC (Starts and Completions Survey)

Table 3.4a: Completions by Submarket and by Intended Market Newfoundland and Labrador Fourth Quarter 2010								
Submarket	Freehold		Condominium		Rental		Total*	
	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009
Centres 100,000+								
St. John's	422	419	7	5	6	0	435	424
Centres 10,000 - 49,999								
Bay Roberts	29	23	0	0	0	0	29	23
Corner Brook	20	18	2	0	12	0	34	18
Gander	30	48	0	0	0	0	30	48
Grand Falls-Windsor	31	16	0	0	4	4	35	20
Total Newfoundland & Labrador (10,000+)	532	524	9	5	22	4	563	533

Table 3.5a: Completions by Submarket and by Intended Market Newfoundland and Labrador January - December 2010								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
St. John's	1,661	1,584	67	42	30	22	1,758	1,648
Centres 10,000 - 49,999								
Bay Roberts	96	73	0	0	0	0	96	73
Corner Brook	69	71	2	0	12	0	83	71
Gander	99	104	0	0	0	0	99	104
Grand Falls-Windsor	67	63	0	0	30	20	97	83
Total Newfoundland & Labrador (10,000+)	1,992	1,895	69	42	72	42	2,133	1,979

Source: CMHC (Starts and Completions Survey)

Table 3.4b: Completions by Submarket and by Intended Market Prince Edward Island Fourth Quarter 2010								
Submarket	Freehold		Condominium		Rental		Total*	
	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009
Centres 50,000 - 99,999								
Charlottetown	148	127	10	11	92	53	250	191
Centres 10,000 - 49,999								
Summerside	19	10	0	0	18	0	37	10
Total Prince Edward Island (10,000+)	167	137	10	11	110	53	287	201

Table 3.5b: Completions by Submarket and by Intended Market Prince Edward Island January - December 2010								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 50,000 - 99,999								
Charlottetown	356	284	69	22	260	86	685	392
Centres 10,000 - 49,999								
Summerside	45	31	0	0	18	0	63	31
Total Prince Edward Island (10,000+)	401	315	69	22	278	86	748	423

Source: CMHC (Starts and Completions Survey)

Table 3.4c: Completions by Submarket and by Intended Market Nova Scotia Fourth Quarter 2010								
Submarket	Freehold		Condominium		Rental		Total*	
	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009
Centres 100,000+								
Halifax	335	453	161	8	72	225	568	686
Centres 50,000 - 99,999								
Cape Breton	60	80	0	0	2	12	62	92
Centres 10,000 - 49,999								
Chester MD	10	11	0	0	0	0	10	11
East Hants MD	23	26	0	0	0	2	23	28
Kentville C.A.	27	24	0	0	0	0	27	24
Kings Subd A SC	26	33	0	0	3	0	29	33
Lunenburg MD	22	19	0	0	0	0	22	19
New Glasgow	35	21	0	2	4	0	39	23
Queens RGM	10	6	0	0	0	6	10	12
Truro	67	51	0	0	3	0	70	51
West Hants MD	15	20	0	0	0	1	15	21
Yarmouth MD	7	14	0	0	0	0	7	14
Total Nova Scotia (10,000+)	637	758	161	10	84	246	882	1,014

Table 3.5c: Completions by Submarket and by Intended Market Nova Scotia January - December 2010								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
Halifax	1,303	1,169	249	153	492	749	2,044	2,071
Centres 50,000 - 99,999								
Cape Breton	198	163	0	0	19	38	217	201
Centres 10,000 - 49,999								
Chester MD	36	36	0	8	0	0	36	44
East Hants MD	95	102	0	0	0	2	95	104
Kentville C.A.	100	92	0	0	8	73	108	165
Kings Subd A SC	92	83	0	0	19	11	111	94
Lunenburg MD	92	94	0	0	0	0	92	94
New Glasgow	109	95	0	6	5	7	114	108
Queens RGM	28	17	0	0	12	6	40	23
Truro	186	122	0	0	59	15	245	137
West Hants MD	45	64	0	0	4	1	49	65
Yarmouth MD	29	48	0	0	0	0	29	48
Total Nova Scotia (10,000+)	2,313	2,085	249	167	618	902	3,180	3,154

Source: CMHC (Starts and Completions Survey)

Table 3.4d: Completions by Submarket and by Intended Market New Brunswick Fourth Quarter 2010								
Submarket	Freehold		Condominium		Rental		Total*	
	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009	Q4 2010	Q4 2009
Centres 100,000+								
Saint John	104	185	0	6	4	133	108	324
Moncton	204	175	3	46	9	20	216	241
Centres 50,000 - 99,999								
Fredericton	157	175	4	0	111	16	272	191
Centres 10,000 - 49,999								
Bathurst	17	21	0	0	6	0	23	21
Campbellton	7	4	0	0	0	0	7	4
Edmundston	10	12	0	0	0	6	10	18
Miramichi	13	24	0	0	0	0	13	24
Total New Brunswick (10,000+)	512	596	7	52	130	175	649	823

Table 3.5d: Completions by Submarket and by Intended Market New Brunswick January - December 2010								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
Saint John	393	535	7	18	85	244	485	797
Moncton	737	874	35	110	131	253	903	1,237
Centres 50,000 - 99,999								
Fredericton	391	439	109	30	244	119	744	588
Centres 10,000 - 49,999								
Bathurst	60	65	0	0	52	18	112	83
Campbellton	14	15	0	0	8	0	22	15
Edmundston	27	40	4	0	12	32	43	72
Miramichi	55	46	17	0	0	0	72	46
Total New Brunswick (10,000+)	1,677	2,014	172	158	532	666	2,381	2,838

Source: CMHC (Starts and Completions Survey)

Table 4a: Absorbed Single-Detached Units by Price Range in Newfoundland and Labrador Fourth Quarter 2010

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $250,000		$250,000 - $299,999		$300,000 - $349,999		$350,000 - $399,999		$400,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Total Urban Centres in Newfoundland and Labrador (50,000+)													
Q4 2010	50	14.1	129	36.4	75	21.2	44	12.4	56	15.8	354	299,900	326,954
Q4 2009	120	34.6	107	30.8	62	17.9	25	7.2	33	9.5	347	274,900	296,737
Year-to-date 2010	253	17.5	471	32.6	323	22.3	195	13.5	204	14.1	1,446	299,904	325,436
Year-to-date 2009	514	41.4	366	29.4	175	14.1	91	7.3	97	7.8	1,243	260,000	281,803

Table 4b: Absorbed Single-Detached Units by Price Range in Prince Edward Island Fourth Quarter 2010

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $80,000		$80,000 - $119,999		$120,000 - $179,999		$180,000 - $249,999		$250,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Total Urban Centres in Prince Edward Island (50,000+)													
Q4 2010	0	0.0	1	1.2	11	12.9	45	52.9	28	32.9	85	225,000	236,166
Q4 2009	0	0.0	5	4.4	26	22.8	40	35.1	43	37.7	114	215,000	244,329
Year-to-date 2010	0	0.0	6	2.4	47	18.5	116	45.7	85	33.5	254	220,000	235,703
Year-to-date 2009	0	0.0	14	5.8	51	21.1	94	38.8	83	34.3	242	210,000	242,674

Source: CMHC (Market Absorption Survey)

Table 4c: Absorbed Single-Detached Units by Price Range in Nova Scotia
Fourth Quarter 2010

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $150,000		$150,000 - $224,999		$225,000 - $299,999		$300,000 - $374,999		$375,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Cape Breton													
Q4 2010	8	20.5	14	35.9	8	20.5	4	10.3	5	12.8	39	199,200	274,728
Q4 2009	9	18.8	18	37.5	8	16.7	10	20.8	3	6.3	48	210,000	223,881
Year-to-date 2010	19	13.2	52	36.1	39	27.1	21	14.6	13	9.0	144	225,000	254,044
Year-to-date 2009	33	28.4	36	31.0	28	24.1	12	10.3	7	6.0	116	195,000	206,824
Halifax CMA													
Q4 2010	4	1.6	36	14.5	49	19.7	83	33.3	77	30.9	249	330,800	344,973
Q4 2009	14	4.4	30	9.4	88	27.6	104	32.6	83	26.0	319	320,000	333,607
Year-to-date 2010	11	1.1	122	12.3	255	25.6	309	31.1	298	29.9	995	328,078	352,783
Year-to-date 2009	48	5.1	115	12.3	275	29.5	238	25.5	257	27.5	933	311,400	335,070
Total Urban Centres in Nova Scotia (50,000+)													
Q4 2010	12	4.2	50	17.4	57	19.8	87	30.2	82	28.5	288	320,350	335,461
Q4 2009	23	6.3	48	13.1	96	26.2	114	31.1	86	23.4	367	315,000	319,256
Year-to-date 2010	30	2.6	174	15.3	294	25.8	330	29.0	311	27.3	1,139	319,000	340,299
Year-to-date 2009	81	7.7	151	14.4	303	28.9	250	23.8	264	25.2	1,049	299,000	320,984

Table 4d: Absorbed Single-Detached Units by Price Range in New Brunswick
Fourth Quarter 2010

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $80,000		$80,000 - $119,999		$120,000 - $179,999		$180,000 - $249,999		$250,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Fredericton													
Q4 2010	0	0.0	5	3.7	22	16.4	51	38.1	56	41.8	134	239,000	247,598
Q4 2009	2	1.1	5	2.7	34	18.6	63	34.4	79	43.2	183	237,000	241,055
Year-to-date 2010	0	0.0	12	3.5	56	16.3	130	37.9	145	42.3	343	239,000	245,486
Year-to-date 2009	19	4.7	10	2.5	70	17.3	135	33.3	171	42.2	405	239,000	245,269
Moncton CMA													
Q4 2010	0	0.0	1	0.8	12	10.1	49	41.2	57	47.9	119	249,900	265,539
Q4 2009	2	1.5	5	3.8	19	14.4	66	50.0	40	30.3	132	214,250	238,962
Year-to-date 2010	0	0.0	9	2.2	46	11.2	183	44.5	173	42.1	411	239,000	257,320
Year-to-date 2009	12	2.6	17	3.6	76	16.3	271	58.0	91	19.5	467	209,900	226,921
Saint John CMA													
Q4 2010	0	0.0	2	2.5	7	8.9	17	21.5	53	67.1	79	270,000	299,590
Q4 2009	0	0.0	1	0.7	13	9.6	48	35.3	74	54.4	136	255,000	296,894
Year-to-date 2010	0	0.0	4	1.2	41	12.0	99	29.0	197	57.8	341	265,000	277,325
Year-to-date 2009	0	0.0	10	2.5	46	11.6	130	32.7	211	53.1	397	251,000	282,652
Total Urban Centres in New Brunswick (50,000+)													
Q4 2010	0	0.0	8	2.4	41	12.3	117	35.2	166	50.0	332	249,950	266,400
Q4 2009	4	0.9	11	2.4	66	14.6	177	39.2	193	42.8	451	241,000	257,281
Year-to-date 2010	0	0.0	25	2.3	143	13.1	412	37.6	515	47.0	1,095	249,000	259,843
Year-to-date 2009	31	2.4	37	2.9	192	15.1	536	42.2	473	37.3	1,269	234,000	250,467

Source: CMHC (Market Absorption Survey)

Table 5a: MLS® Residential Activity for Newfoundland and Labrador
Fourth Quarter 2010

		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2009	January	176	-25.4	330	516	605	54.5	192,408	20.1	198,957
	February	197	-17.2	345	433	608	56.7	195,072	29.0	199,991
	March	250	4.6	354	570	592	59.8	198,057	24.3	195,679
	April	259	-15.9	344	727	653	52.7	194,776	16.6	201,458
	May	316	-8.7	350	761	635	55.1	200,649	17.3	196,854
	June	421	-2.1	363	881	654	55.5	211,844	23.8	212,326
	July	536	-12.1	363	918	685	53.0	205,423	13.3	202,651
	August	472	-12.8	371	695	675	55.0	211,573	12.7	201,555
	September	496	-8.8	376	669	612	61.4	203,903	14.5	210,597
	October	473	-13.8	392	601	634	61.8	196,847	4.2	207,396
	November	421	12.9	407	416	535	76.1	213,964	11.9	218,104
	December	399	42.0	420	240	539	77.9	231,107	12.3	225,142
2010	January	240	36.4	428	600	702	61.0	235,741	22.5	236,726
	February	234	18.8	398	579	793	50.2	219,195	12.4	221,105
	March	309	23.6	413	734	727	56.8	234,403	18.4	231,800
	April	320	23.6	390	809	683	57.1	221,109	13.5	231,981
	May	338	7.0	375	796	656	57.2	235,986	17.6	236,112
	June	436	3.6	357	948	672	53.1	237,489	12.1	232,640
	July	469	-12.5	324	844	646	50.2	238,729	16.2	235,204
	August	430	-8.9	304	785	690	44.1	245,782	16.2	234,426
	September	424	-14.5	322	725	688	46.8	230,190	12.9	238,990
	October	410	-13.3	322	685	715	45.0	231,039	17.4	242,665
	November	328	-22.1	300	595	700	42.9	232,985	8.9	239,570
	December	298	-25.3	302	351	778	38.8	255,517	10.6	249,499
	Q4 2009	**1,293**	**7.5**	**1,219**	**1,257**	**1,708**	**71.4**	**212,992**	**10.1**	**217,085**
	Q4 2010	**1,036**	**-19.9**	**924**	**1,631**	**2,193**	**42.1**	**238,696**	**12.1**	**243,894**
	YTD 2009	**4,416**	**-5.9**		**7,427**			**206,374**	**15.6**	
	YTD 2010	**4,236**	**-4.1**		**8,451**			**235,341**	**14.0**	

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[1]Source: CREA
[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 5b: MLS® Residential Activity for Prince Edward Island
Fourth Quarter 2010

		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2009	January	52	2.0	123	189	216	56.9	165,189	18.0	154,049
	February	77	-8.3	137	154	191	71.7	131,911	0.2	157,711
	March	73	-9.9	112	177	177	63.3	147,682	9.8	134,940
	April	81	-30.2	100	257	220	45.5	127,968	5.1	127,479
	May	114	**	111	345	232	47.8	149,475	18.0	149,998
	June	153	-4.4	111	315	228	48.7	148,885	-1.1	150,021
	July	175	4.2	139	331	234	59.4	150,715	3.3	141,789
	August	135	-28.9	83	229	222	37.4	146,259	2.9	171,841
	September	159	-13.1	123	221	217	56.7	142,493	9.9	145,034
	October	150	11.1	122	175	222	55.0	155,028	9.7	150,693
	November	122	4.3	119	138	220	54.1	151,427	6.9	144,813
	December	113	16.5	123	121	273	45.1	131,227	-18.5	129,271
2010	January	54	3.8	125	209	244	51.2	159,319	-3.6	146,595
	February	65	-15.6	123	189	235	52.3	130,469	-1.1	144,481
	March	99	35.6	137	248	236	58.1	139,938	-5.2	151,084
	April	118	45.7	137	306	258	53.1	156,763	22.5	153,418
	May	132	15.8	130	352	252	51.6	145,113	-2.9	142,341
	June	184	20.3	141	336	242	58.3	137,355	-7.7	128,183
	July	148	-15.4	113	329	250	45.2	144,770	-3.9	139,678
	August	135	0.0	87	286	262	33.2	156,261	6.8	177,758
	September	143	-10.1	108	246	267	40.4	146,537	2.8	151,996
	October	156	4.0	128	176	233	54.9	150,091	-3.2	144,257
	November	126	3.3	123	173	257	47.9	157,116	3.8	151,449
	December	127	12.4	135	88	202	66.8	144,327	10.0	146,167
	Q4 2009	**385**	**10.3**	**364**	**434**	**715**	**50.9**	**146,901**	**0.0**	**141,532**
	Q4 2010	**409**	**6.2**	**386**	**437**	**692**	**55.8**	**150,466**	**2.4**	**147,217**
	YTD 2009	**1,404**	**-0.6**		**2,652**			**146,044**	**4.4**	
	YTD 2010	**1,487**	**5.9**		**2,938**			**147,196**	**0.8**	

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[1]Source: CREA
[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 5c: MLS® Residential Activity for Nova Scotia Fourth Quarter 2010										
		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2009	January	393	-32.2	692	1,420	1,645	42.1	179,340	-1.7	183,803
	February	581	-22.7	785	1,376	1,602	49.0	187,688	-0.2	185,135
	March	692	-15.0	743	1,835	1,546	48.1	188,651	-1.2	182,683
	April	857	-26.9	725	2,057	1,587	45.7	206,668	5.4	198,913
	May	1,094	-16.4	839	2,156	1,604	52.3	207,135	2.3	192,908
	June	1,252	-1.1	891	2,053	1,610	55.3	203,725	4.7	194,084
	July	1,130	-10.0	892	1,878	1,562	57.1	203,107	5.7	208,572
	August	1,028	0.8	920	1,558	1,560	59.0	186,974	3.4	194,213
	September	896	-4.2	888	1,591	1,586	56.0	193,236	2.1	196,709
	October	890	6.6	937	1,323	1,519	61.7	189,570	8.0	199,163
	November	690	32.9	824	1,130	1,629	50.6	195,493	5.7	208,827
	December	518	25.4	891	637	1,565	56.9	200,194	9.6	208,407
2010	January	502	27.7	873	1,345	1,564	55.8	194,301	8.3	207,540
	February	644	10.8	850	1,333	1,539	55.2	217,413	15.8	213,294
	March	905	30.8	912	2,052	1,664	54.8	211,172	11.9	204,200
	April	1,081	26.1	897	2,199	1,665	53.9	211,970	2.6	202,024
	May	1,084	-0.9	816	2,153	1,629	50.1	218,129	5.3	201,632
	June	1,154	-7.8	836	1,978	1,538	54.4	212,814	4.5	201,519
	July	912	-19.3	736	1,847	1,605	45.9	198,652	-2.2	205,300
	August	906	-11.9	775	1,574	1,480	52.4	202,573	8.3	206,593
	September	767	-14.4	753	1,440	1,485	50.7	191,388	-1.0	198,039
	October	825	-7.3	887	1,292	1,510	58.7	194,578	2.6	201,419
	November	741	7.4	850	1,120	1,558	54.6	200,072	2.3	210,703
	December	515	-0.6	851	755	1,848	46.0	211,971	5.9	221,227
	Q4 2009	**2,098**	**18.7**	**2,652**	**3,090**	**4,713**	**56.3**	**194,141**	**7.9**	**205,271**
	Q4 2010	**2,081**	**-0.8**	**2,588**	**3,167**	**4,916**	**52.6**	**200,838**	**3.4**	**210,982**
	YTD 2009	**10,021**	**-7.8**		**19,014**			**196,690**	**3.6**	
	YTD 2010	**10,036**	**0.1**		**19,088**			**206,186**	**4.8**	

MLS® is a registered trademark of the Canadian Real Estate Association (CREA)

[1]Source: CREA
[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 5d: MLS® Residential Activity for New Brunswick Fourth Quarter 2010										
		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2009	January	281	-20.8	519	988	1,160	44.7	142,009	-6.2	142,835
	February	392	-22.5	538	926	1,127	47.7	147,575	3.1	150,999
	March	501	-2.5	525	1,280	1,118	47.0	152,415	11.3	152,832
	April	628	-16.9	578	1,524	1,198	48.2	155,251	4.1	152,058
	May	816	-10.1	627	1,651	1,255	50.0	166,672	9.1	156,718
	June	856	-7.3	587	1,545	1,248	47.0	160,400	1.8	154,046
	July	831	-1.1	650	1,442	1,169	55.6	152,086	7.7	153,613
	August	678	-14.7	604	1,285	1,222	49.4	156,613	8.5	160,229
	September	589	-10.8	559	1,229	1,154	48.4	151,728	6.5	155,414
	October	544	-3.0	571	998	1,152	49.6	151,218	11.5	160,876
	November	498	24.8	626	793	1,165	53.7	156,425	10.7	157,568
	December	389	15.1	618	568	1,265	48.9	148,559	4.9	159,582
2010	January	350	24.6	657	940	1,150	57.1	155,783	9.7	152,134
	February	431	9.9	574	1,038	1,255	45.7	154,051	4.4	159,024
	March	616	23.0	629	1,504	1,266	49.7	155,110	1.8	153,360
	April	671	6.8	574	1,540	1,179	48.7	161,407	4.0	159,174
	May	656	-19.6	489	1,484	1,139	42.9	166,057	-0.4	158,795
	June	787	-8.1	539	1,368	1,080	49.9	166,820	4.0	158,962
	July	649	-21.9	523	1,330	1,137	46.0	159,513	4.9	162,622
	August	628	-7.4	513	1,168	1,068	48.0	154,373	-1.4	156,861
	September	594	0.8	564	1,182	1,125	50.1	151,660	0.0	157,352
	October	523	-3.9	571	959	1,149	49.7	152,087	0.6	158,150
	November	478	-4.0	566	868	1,192	47.5	153,079	-2.1	157,507
	December	319	-18.0	504	552	1,195	42.2	142,813	-3.9	154,182
	Q4 2009	1,431	10.2	1,815	2,359	3,582	50.7	152,307	9.6	159,295
	Q4 2010	1,320	-7.8	1,641	2,379	3,536	46.4	150,205	-1.4	156,710
	YTD 2009	7,003	-7.3		14,229			154,906	6.3	
	YTD 2010	6,702	-4.3		13,933			157,240	1.5	

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[1]Source: CREA
[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 6a: Level of Economic Indicators for Newfoundland and Labrador
Fourth Quarter 2010

		Interest Rates			Employment SA (,000)	Unemployment Rate (%) SA	Migration Total Net	Consumer Confidence Index[2] (2002=100)	Average Weekly Wages ($)	Manufacturing Shipments ($,000)	Exchange Rate (U.S. cents)
		P & I Per $100,000	Mortage Rates (%)								
			1 Yr. Term	5 Yr. Term							
2009	January - March	623	4.8	5.7	215.2	14.8	-111	73.3	743	912,865	79.79
	April - June	607	3.9	5.5	213.8	15.3	1,279	77.0	741	981,271	87.01
	July - September	624	3.7	5.7	214.9	16.1	1,242	83.2	754	1,422,849	92.50
	October - December	619	3.7	5.6	215.3	16.0	631	89.4	783	1,096,748	94.09
2010	January - March	615	3.6	5.6	219.0	15.0	241	91.3	781	681,469	95.61
	April - June	642	3.7	6.0	221.7	14.5	-233	90.8	783	1,567,910	96.03
	July - September	612	3.4	5.5	223.8	14.2	-571	88.2	793	1,435,953	96.04
	October - December	599	3.3	5.3	225.9	13.5		83.1	811		98.64

Table 6.1a: Growth [1] of Economic Indicators for Newfoundland and Labrador
Fourth Quarter 2010

		Interest Rates			Employment SA	Unemployment Rate SA	Migration Total Net	Consumer Confidence Index	Average Weekly Wages	Manufacturing Shipments	Exchange Rate
		P & I Per $100,000	Mortage Rates								
			1 Yr. Term	5 Yr. Term							
2009	January - March	-13.3	-2.4	-1.6	-2.9	2.0	-57.1	-25.6	3.8	-34.7	-19.8
	April - June	-12.7	-2.8	-1.5	-3.8	2.1	-481.8	2.5	1.8	-52.2	-12.4
	July - September	-10.5	-3.0	-1.2	-1.5	2.5	45.9	15.7	1.5	-26.6	-2.9
	October - December	-12.1	-2.4	-1.4	-1.2	2.3	**	59.1	4.2	-8.2	14.8
2010	January - March	-1.3	-1.2	-0.1	1.8	0.2	-317.1	24.5	5.2	-25.3	19.8
	April - June	5.7	-0.2	0.6	3.7	-0.8	-118.2	17.9	5.6	59.8	10.4
	July - September	-1.9	-0.4	-0.2	4.2	-1.9	-146.0	6.0	5.1	0.9	3.8
	October - December	-3.1	-0.4	-0.3	4.9	-2.5		-7.1	3.6		4.8

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted
(1) Growth year over year expressed in percentage
(2) Consumer Confidence Index is a Regional indicator

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM), Conference Board of Canada

Table 6b: Level of Economic Indicators for Prince Edward Island
Fourth Quarter 2010

		Interest Rates			Employment SA (,000)	Unemployment Rate (%) SA	Migration Total Net	Consumer Confidence Index[2] (2002=100)	Average Weekly Wages ($)	Manufacturing Shipments ($,000)	Exchange Rate (U.S. cents)
		P & I Per $100,000	Mortage Rates (%) 1 Yr. Term	5 Yr. Term							
2009	January - March	623	4.8	5.7	68.5	12.0	215	73.3	671	291,435	79.79
	April - June	607	3.9	5.5	69.0	12.4	688	77.0	659	379,211	87.01
	July - September	624	3.7	5.7	69.2	12.5	385	83.2	638	338,697	92.50
	October - December	619	3.7	5.6	71.1	11.1	-183	89.4	643	318,640	94.09
2010	January - March	615	3.6	5.6	72.0	10.2	298	91.3	663	248,637	95.61
	April - June	642	3.7	6.0	71.4	10.9	489	90.8	684	340,522	96.03
	July - September	612	3.4	5.5	71.2	11.9	913	88.2	690	321,731	96.04
	October - December	599	3.3	5.3	70.9	12.5		83.1	707		98.64

Table 6.1b: Growth [1] of Economic Indicators for Prince Edward Island
Fourth Quarter 2010

		Interest Rates			Employment SA	Unemployment Rate SA	Migration Total Net	Consumer Confidence Index	Average Weekly Wages	Manufacturing Shipments	Exchange Rate
		P & I Per $100,000	Mortage Rates 1 Yr. Term	5 Yr. Term							
2009	January - March	-13.3	-2.4	-1.6	-3.0	1.6	-1.4	-25.6	9.4	1.9	-19.8
	April - June	-12.7	-2.8	-1.5	-2.4	2.3	17.0	2.5	3.4	-3.3	-12.4
	July - September	-10.5	-3.0	-1.2	-1.4	1.8	-46.5	15.7	1.0	-6.6	-2.9
	October - December	-12.1	-2.4	-1.4	2.6	-0.5	-34.2	59.1	-0.1	2.3	14.8
2010	January - March	-1.3	-1.2	-0.1	5.0	-1.8	38.6	24.5	-1.2	-14.7	19.8
	April - June	5.7	-0.2	0.6	3.5	-1.6	-28.9	17.9	3.8	-10.2	10.4
	July - September	-1.9	-0.4	-0.2	2.9	-0.6	137.1	6.0	8.1	-5.0	3.8
	October - December	-3.1	-0.4	-0.3	-0.2	1.3		-7.1	9.9		4.8

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted
(1) Growth year over year expressed in percentage
(2) Consumer Confidence Index is a Regional indicator

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM), Conference Board of Canada

Table 6c: Level of Economic Indicators for Nova Scotia Fourth Quarter 2010												
		Interest Rates			Employment SA (,000)	Unemployment Rate (%) SA	Migration Total Net	Consumer Confidence Index[2] (2002=100)	Average Weekly Wages ($)	Manufacturing Shipments ($,000)	Exchange Rate (U.S. cents)
		P & I Per $100,000	Mortage Rates (%)								
			1 Yr. Term	5 Yr. Term							
2009	January - March	623	4.8	5.7	454.0	9.0	338	73.3	706	2,091,043	79.79
	April - June	607	3.9	5.5	452.2	9.1	659	77.0	705	2,284,364	87.01
	July - September	624	3.7	5.7	451.8	9.3	1,935	83.2	708	2,337,585	92.50
	October - December	619	3.7	5.6	453.7	9.4	444	89.4	710	2,242,855	94.09
2010	January - March	615	3.6	5.6	450.3	9.2	40	91.3	727	2,143,400	95.61
	April - June	642	3.7	6.0	456.3	8.7	993	90.8	730	2,508,905	96.03
	July - September	612	3.4	5.5	457.6	9.4	1,013	88.2	731	2,574,844	96.04
	October - December	599	3.3	5.3	450.0	9.9		83.1	740		98.64

Table 6.1c: Growth [1] of Economic Indicators for Nova Scotia Fourth Quarter 2010											
		Interest Rates			Employment SA	Unemployment Rate SA	Migration Total Net	Consumer Confidence Index	Average Weekly Wages	Manufacturing Shipments	Exchange Rate
		P & I Per $100,000	Mortage Rates								
			1 Yr. Term	5 Yr. Term							
2009	January - March	-13.3	-2.4	-1.6	0.9	1.3	24.7	-25.6	6.9	-14.2	-19.8
	April - June	-12.7	-2.8	-1.5	-0.2	1.4	**	2.5	5.9	-17.5	-12.4
	July - September	-10.5	-3.0	-1.2	-0.6	1.7	150.6	15.7	4.3	-20.7	-2.9
	October - December	-12.1	-2.4	-1.4	-0.3	1.5	-4.1	59.1	2.6	-8.7	14.8
2010	January - March	-1.3	-1.2	-0.1	-0.8	0.3	-88.2	24.5	3.0	2.5	19.8
	April - June	5.7	-0.2	0.6	0.9	-0.4	50.7	17.9	3.5	9.8	10.4
	July - September	-1.9	-0.4	-0.2	1.3	0.0	-47.6	6.0	3.2	10.1	3.8
	October - December	-3.1	-0.4	-0.3	-0.8	0.5		-7.1	4.2		4.8

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted
(1) Growth year over year expressed in percentage
(2) Consumer Confidence Index is a Regional indicator

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM), Conference Board of Canada

Table 6d: Level of Economic Indicators for New Brunswick
Fourth Quarter 2010

		Interest Rates			Employment SA (,000)	Unemployment Rate (%) SA	Migration Total Net	Consumer Confidence Index[2] (2002=100)	Average Weekly Wages ($)	Manufacturing Shipments ($,000)	Exchange Rate (U.S. cents)
		P & I Per $100,000	Mortage Rates (%)								
			1 Yr. Term	5 Yr. Term							
2009	January - March	623	4.8	5.7	366.1	9.1	705	73.3	690	3,125,275	79.79
	April - June	607	3.9	5.5	365.8	8.7	474	77.0	698	3,729,845	87.01
	July - September	624	3.7	5.7	366.4	8.8	575	83.2	713	3,702,966	92.50
	October - December	619	3.7	5.6	367.9	8.7	155	89.4	709	3,603,039	94.09
2010	January - March	615	3.6	5.6	365.6	9.0	729	91.3	712	3,966,080	95.61
	April - June	642	3.7	6.0	365.0	8.9	671	90.8	713	4,585,853	96.03
	July - September	612	3.4	5.5	363.4	9.5	746	88.2	717	4,418,589	96.04
	October - December	599	3.3	5.3	362.2	9.8		83.1	734		98.64

Table 6.1d: Growth [1] of Economic Indicators for New Brunswick
Fourth Quarter 2010

		Interest Rates			Employment SA	Unemployment Rate SA	Migration Total Net	Consumer Confidence Index	Average Weekly Wages	Manufacturing Shipments	Exchange Rate
		P & I Per $100,000	Mortage Rates								
			1 Yr. Term	5 Yr. Term							
2009	January - March	-13.3	-2.4	-1.6	0.0	0.7	**	-25.6	4.6	-22.7	-19.8
	April - June	-12.7	-2.8	-1.5	0.4	0.1	198.1	2.5	4.3	-33.3	-12.4
	July - September	-10.5	-3.0	-1.2	0.0	0.3	101.0	15.7	5.6	-20.5	-2.9
	October - December	-12.1	-2.4	-1.4	0.0	-0.1	-66.8	59.1	3.5	2.2	14.8
2010	January - March	-1.3	-1.2	-0.1	-0.1	-0.1	3.4	24.5	3.2	26.9	19.8
	April - June	5.7	-0.2	0.6	-0.2	0.1	41.6	17.9	2.1	23.0	10.4
	July - September	-1.9	-0.4	-0.2	-0.8	0.7	29.7	6.0	0.6	19.3	3.8
	October - December	-3.1	-0.4	-0.3	-1.5	1.2		-7.1	3.5		4.8

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted
(1) Growth year over year expressed in percentage
(2) Consumer Confidence Index is a Regional indicator

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM), Conference Board of Canada

METHODOLOGY

Starts & Completions Survey Methodology

The Starts and Completions Survey is conducted by way of site visits which are used to confirm that new units have reached set stages in the construction process. Since most municipalities in the country issue building permits, these are used as an indication of where construction is likely to take place. In areas where there are no permits, reliance has to be placed either on local sources or searching procedures.

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2006 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modelled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

Market Absorption Survey Methodology

The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A "**dwelling unit**", for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A "**start**", for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units "**under construction**" as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A "**completion**", for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term "**absorbed**" means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

DWELLING TYPES:

A "**Single-Detached**" dwelling (also referred to as "**Single**") is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A "**Semi-Detached (Double)**" dwelling (also referred to as "**Semi**") is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A "**Row (Townhouse)**" dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term "**Apartment and other**" includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

INTENDED MARKET:

The "**intended market**" is the tenure in which the unit is being marketed. This includes the following categories:

Freehold: A residence where the owner owns the dwelling and lot outright.

Condominium (including Strata-Titled): An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

Rental: Dwelling constructed for rental purposes regardless of who finances the structure.

GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree on integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

A "**Rural**" area, for the purposes of this publication, is a centre with a population less than 10,000.

All data presented in this publication is based on Statistics Canada's 2006 Census area definitions, except the Economic Indicators data (Table 6) which is based on Statistics Canada's 2001 Census area definitions.

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